

Information to identify the case:			
Debtor 1:	Varun Malik		Social Security number or ITIN: xxx-xx-2287
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 11 3/3/22
Case number:	22-11708-CMG		Date case converted to chapter: 7 9/15/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Varun Malik	
2. All other names used in the last 8 years		
3. Address	21 Maida Road Edison, NJ 08820	
4. Debtor's attorney Name and address	Bruce H Levitt Levitt & Slafkes, P.C. 515 Valley Street, Suite 140 Maplewood, NJ 07040	Contact phone 973-313-1200 Email: blevitt@levittslafkes.com
5. Bankruptcy trustee Name and address	Bunce Atkinson Bunce D. Atkinson, Chapter 7 Trustee 1011 Highway 71 Suite 200 Spring Lake, NJ 07762	Contact phone 732-449-0525

For more information, see page 2 >

Debtor **Varun Malik**

Case number **22-11708-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 9/16/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	October 17, 2022 at 09:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Varun Malik
Debtor

Case No. 22-11708-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Sep 16, 2022

Form ID: 309A

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2022:

Recip ID	Recipient Name and Address
db	+ Varun Malik, 21 Maida Road, Edison, NJ 08820-2531
519562181	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519541415	+ Central Jersey Cardiology, PC, P.O. Box 32, Wickatunk, NJ 07765-0032
519521888	DMI/HSBC Bank Usa, N.A, Credit Information Department, Lake Zurich, IL 60047
519541986	+ Gautham Gorla and, Greeshma Rajakumara, 44 Denise Drive, Edison, NJ 08820-4602
519576529	HSBC Bank USA, N.A., 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH, IL 60047-8945
519521893	Morris S. Bauer, Esq., Norris McLaughlin, P.A., 400 Crossing Boulevard, 8th Floor, P.O. Box 5933, Bridgewater, NJ 08807-5933
519541426	+ Pluese, Becker & Saltzman, LLC, Attorneys at Law, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
519541428	+ Riker Danzig Scherer Hyland & Perretti L, 1 Speedwell Avenue, Headquarters Plaza, Morristown, NJ 07960-6838
519521895	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519541430	+ State of New Jersey, Department of Labor and Workforce Devel, P.O. Box 389, Trenton, NJ 08646-0001
519545749	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519543233	+ TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
519541432	+ Textile Decor USA, Inc., c/o Steven Mitnick, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530
519541433	+ The Leviton Law Firm, One Pierce Place, Suite 725, Itasca, IL 60143-1234

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: blevitt@levittslafkes.com	Sep 16 2022 20:33:00	Bruce H Levitt, Levitt & Slafkes, P.C., 515 Valley Street, Suite 140, Maplewood, NJ 07040
tr	+ EDI: BB DATKINSON	Sep 17 2022 00:28:00	Bunce Atkinson, Bunce D. Atkinson, Chapter 7 Trustee, 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 16 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov	Sep 16 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519521884	+ EDI: BANKAMER.COM	Sep 17 2022 00:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519521886	+ EDI: CITICORP.COM	Sep 17 2022 00:28:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519540781	+ EDI: DISCOVER.COM	Sep 17 2022 00:28:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519521887	+ EDI: DISCOVER.COM	Sep 17 2022 00:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519521889	+ Email/Text: bankruptcy@fult.com	Sep 16 2022 20:34:00	Fulton Bank, N.A., 117 West End Avenue, Somerville, NJ 08876-1828
519560196	+ Email/Text: bankruptcy@fult.com		

District/off: 0312-3

User: admin

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Date Rcvd: Sep 16, 2022

Form ID: 309A

Total Noticed: 36

		Sep 16 2022 20:34:00	Fulton Bank, N.A., Attn: Loan Operations, 1695 State Street, East Petersburg, PA 17520-1328
519521890	+ EDI: HFC.COM		
		Sep 17 2022 00:28:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519521891	+ EDI: HFC.COM		
		Sep 17 2022 00:28:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519521892	EDI: IRS.COM		
		Sep 17 2022 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519541424	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Sep 16 2022 20:33:00	JPMC c/o National Bankruptcy Services, L, P.O. Box 9013, Addison, TX 75001-9013
519521885	EDI: JPMORGANCHASE		
		Sep 17 2022 00:28:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519538151	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Sep 16 2022 20:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519580955	Email/Text: Bankruptcy.Notices@pnc.com		
		Sep 16 2022 20:33:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
519521894	Email/Text: Bankruptcy.Notices@pnc.com		
		Sep 16 2022 20:33:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519521896	EDI: TDBANKNORTH.COM		
		Sep 17 2022 00:28:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
519541434	+ Email/Text: birminghamtops@sba.gov		
		Sep 16 2022 20:34:32	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
519552467	+ Email/Text: ndlrc.legal@sba.gov		
		Sep 16 2022 20:34:00	U.S. Small Business Administration, 200 W. Santa Ana Blvd., Ste 740, Santa Ana, CA 92701-7534

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519541414	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519541417	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519541419	*	DMI/HSBC Bank Usa, N.A, Credit Information Department, Lake Zurich, IL 60047
519541418	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519541420	*+	Fulton Bank, N.A., 117 West End Avenue, Somerville, NJ 08876-1828
519541421	*+	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519541422	*+	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519541423	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519541416	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519541425	*	Morris S. Bauer, Esq., Norris McLaughlin, P.A., 400 Crossing Boulevard, 8th Floor, P.O. Box 5933, Bridgewater, NJ 08807-5933
519541427	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519541429	*	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519541431	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Date Rcvd: Sep 16, 2022

Form ID: 309A

Total Noticed: 36

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2022 at the address(es) listed below:

Name	Email Address
Brian W. Hofmeister	on behalf of Trustee Brian W. Hofmeister bwh@hofmeisterfirm.com J119@ecfbis.com
Bruce H Levitt	on behalf of Debtor Varun Malik blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor U.S. Small Business Administration eamonn.ohagan@usdoj.gov
Jill Manzo	on behalf of Creditor HSBC Bank USA N.A. bankruptcy@fskslaw.com
Joseph M. Shapiro	on behalf of Plaintiff Varun Malik jshapiro@middlebrooksshapiro.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Mark E. Hall	on behalf of Spec. Counsel Fox Rothschild LLP mhall@foxrothschild.com, cbrown@foxrothschild.com
Morris S. Bauer	on behalf of Defendant Fulton Bank N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Morris S. Bauer	on behalf of Creditor FULTON BANK N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Paul S. Doherty, III	on behalf of Unknown Role Type Ravi Uppal pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Glenwood Office Furniture II pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Swati Bhatheja pdoherty@hdrbb.com
Rebecca K. McDowell	on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anovoa@slgcollect.com
Robert P. Saltzman	on behalf of Creditor HSBC BANK USA N.A. dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
United States Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18